

Notice of Allowability

Application No.

09/188,827

Examiner

John W Hayes

Applicant(s)

REGAN, JOHN FRANCIS

Art Unit

3621

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to Amendment filed 13 September 2004.
2. ☒ The allowed claim(s) is/are 66-79.
3. ☒ The drawings filed on 26 July 2002 are accepted by the Examiner.
4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☐ All b) ☐ Some* c) ☐ None of the:
 1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

5. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
 6. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
 - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
7. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO-1449 or PTO/SB/08), Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application (PTO-152)
6. ☐ Interview Summary (PTO-413), Paper No./Mail Date _____
7. ☐ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____

John W Hayes
Primary Examiner
Art Unit: 3621

Allowable Subject Matter

1. Claims 66-79 are allowed over the prior art of record.
2. The following is an examiner's statement of reasons for allowance:

The closest prior art of record is U.S. Patent No. 4,774,664 to Campbell et al and U.S. Patent No. 5,521,815 to Rose, Jr.

Campbell et al disclose a financial data processing system including a central data bank storing information related to financial loan information including current status, payment histories, delinquency and collection histories associated with leases and leased property which can be accessed and updated by a plurality of remote offices. Campbell et al further disclose modules for indicating default conditions for a loan as well as modules to track and initiate a collection for a particular lease or loan.

Rose, Jr. discloses a system for verifying and tracking articles of value such as vehicles, boats, land, etc., and teach a centralized data base connected to various authorized agents such as insurance agents and car dealers, and to government agencies such as department of motor vehicles, tax collecting agencies and the National Auto Theft Bureau so that predetermined data on an item can be maintained on a centralized system which is accessible to all who need the information. Rose, Jr. further discloses that the centralized data base is connected to all parties ordinarily involved in transactions relating to the article and further allowing an authorized entity to be responsible for tracking of the and issuance of titles related to the article wherein a service provider is capable of transmitting and updating transaction data information in the database.

As per Claim 79, the closest prior art of record when taken either individually or in combination with other prior art of record fails to teach or suggest a transaction processing system wherein a recovery process is initiated and involves two or more actions specific to a property unit including locating, recovering possession of, managing, appraising and selling the property unit, and wherein the recovery process involves services to be provided by multiple service providers, wherein the recovery module receives reporting information regarding the recovery process electronically, provides automated coordination of the recovery process by coordinating communications with the multiple service providers

Art Unit: 3621

and automatically producing an output requiring action in response to the recovery module receiving reporting information from one of the multiple service providers. Claims 66-78 are dependent upon claim 79 and thus have all the limitations of claim 79 and are allowable for that reason.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Art Unit: 3621

3. Any inquiry concerning this communication or earlier communications from the examiner should be directed to John Hayes whose telephone number is (703)306-5447. The examiner can normally be reached Monday through Friday from 5:30 to 3:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jim Trammell, can be reached on (703) 305-9768.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-1113.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the **Receptionist** whose telephone number is **(703) 305-3900**. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://portal.uspto.gov/external/portal/pair> . Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Please address mail to be delivered by the United States Postal Service (USPS) as follows:

Commissioner of Patents and Trademarks

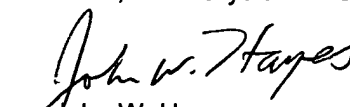
Washington, D.C. 20231

or faxed to:

(703) 872-9306 [Official communications; including
After Final communications labeled
"Box AF"]

(703) 746-5531 [Informal/Draft communications, labeled
"PROPOSED" or "DRAFT"]

Hand delivered responses should be brought to Crystal Park 5, 2451 Crystal Drive, Arlington,
VA, 7th floor receptionist.


John W. Hayes
Primary Examiner
Art Unit 3621

January 6, 2005